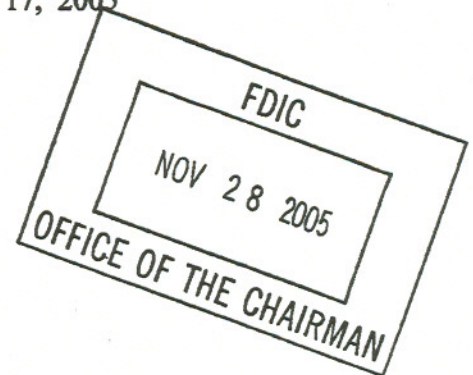


0005-448

NOVEMBER 17, 2005

Mr. Donald E. Powell, Chairman  
Federal Deposit Insurance Corporation  
550 17th. Street N. W., Room MB-6028  
Washington, D. C. 20429



Dear Mr. Powell,

I am writing in response to Broadstreet Financial Service's (a wholly owned subsidiary of Wal-Mart Stores, Inc.), recent application to the Federal Deposit Insurance Corporation for a proposed charter as a Utah Industrial Bank to be established in Salt Lake City, Utah. This application raises some serious concerns about regulation of financial organizations, competition in financial services, control of depository institutions and commercial enterprise ownership of banks.

Seventy percent (70%) of the products sold by Wal-Mart are made in China.  
**WAL-MART CAN BE ACQUIRED BY CHINA OR ANY OTHER ENTITY.**

**NO BANK REGULATOR WOULD OVERSEE WAL-MART CORPORATION;** unlike other companies that own banks, so any problems with Wal-Mart could flow downstream and hurt the banking system.

In considering Wal-Mart's application, I urge the FDIC to consider safety and soundness and serious competition issues concerning our financial institutions by assuring limitations on charters for industrial banks now and well into the future.

Sincerely,

A handwritten signature in cursive script, appearing to read "Jim Linton".

JIM LINTON  
260 STOCKADE COURT  
POWELL, WY. 82435

CC: Senator Craig Thomas  
Senator Mike Enzi  
Representative Barbara Cubin